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CLERK U.S. DISTRICT COURT
SOUTHERN DISTRICT OF ILLINOIS
EAST ST. LOUIS OFFICE

THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF ILLINOIS

UNITED STATES OF AMERICA,)
Plaintiff,)
vs.) No. 14-CR-30147-NJR
CYNTHIA L. PALMER,)
Defendant.)

STIPULATION OF FACTS

Comes now Stephen R. Wigginton, United States Attorney for the Southern District of Illinois through Norman R. Smith, Assistant U.S. Attorney for this District and herewith enter into the following Stipulation of Facts with the defendant, Cynthia L. Palmer, represented by her attorney John D. Stobbs, II, pertaining to the relevant conduct of the defendant within the scope of U.S.S.G. §1B1.3.

1. From in or about at least January 5, 2012, and continuing through October 22, 2013, in Madison County, within the Southern District of Illinois, **CYNTHIA L. PALMER**, did knowingly execute a scheme to defraud U.S. Bank, a financial institution that at all relevant times had its deposits insured by the Federal Deposit Insurance Corporation [FDIC]. The scheme to defraud involved a course of action over time by **CYNTHIA L. PALMER** with the intent to deceive the bank and to wrongfully obtain the money of the bank and money under the custody and control of the bank for the benefit of customers of the bank.

2. **CYNTHIA L. PALMER** was employed by U.S. Bank at the Bethalto Airport Branch in Bethalto, Illinois. She was a Universal Banker and was in a position of trust over customer funds at the bank. As a Universal Banker **PALMER** opened accounts, handled teller

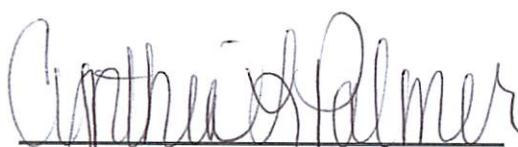
transactions, could direct the activities of tellers, sold bank products and handled customer service issues.

3. As part of the scheme, **CYNTHIA L. PALMER** made unauthorized debits on customer's accounts. **PALMER** principally targeted older individuals to take unauthorized activity on their accounts with ages ranging from 65 to 96.

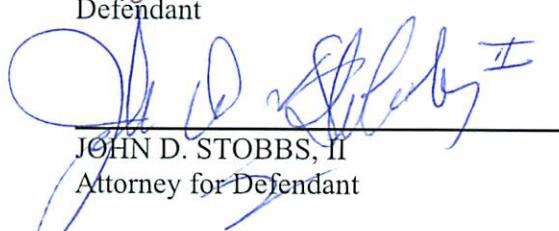
4. As part of the scheme, **CYNTHIA L. PALMER** misapplied funds from a customer closing a certificate of deposit. Some of those funds were used to restore a portion of the funds **PALMER** previously embezzled from another customer's account and a portion of the funds **PALMER** deposited into her own account.

5. **CYNTHIA L. PALMER** was terminated by U.S. Bank effective December 12, 2013.

SO STIPULATED:



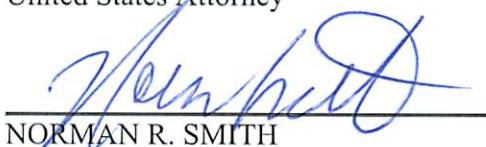
CYNTHIA L. PALMER
Defendant



JOHN D. STOBBS, II
Attorney for Defendant

Date: 8-29-14

STEPHEN R. WIGGINTON
United States Attorney



NORMAN R. SMITH
Assistant United States Attorney

Date: 9/2/2014